Exhibit "11"



#### Autosource<sup>\*</sup>

# Autosource Diminished Value Workflow Quick Reference Guide

American Family

#### Introduction

The normal diminish value process would also include a repair estimate and photos in addition to running the diminished value report.

This diminished value report provides the diminished value of the loss vehicle All diminished value corrections need to be phoned in to Autosource at 800-351-3133 (select the option to enter a new valuation, or to update, discuss or request a copy of an existing valuation).

#### **Audatex Training & Support**

Web...... www.training.audatex.us

Email......claimssupport@audatex.com

Phone...... 800-263-2649



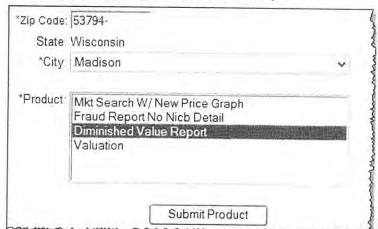


#### **Diminished Value Entry**

### Follow these steps to create a diminished value report:



- 1. Double-click on the Audatex Estimating/Autosource desktop icon
- 2. Log in using the username and password supplied by Audatex.
- 3. Select new or select the claim you want to work on: you will have an option to create a new estimate or a new Autosource product.
- 4. Click on **New Autosource Product**. New Autosource Product if creating DV only, or if within an estimate note this option is located in the upper left hand corner menu.
- 5. Verify the Owner's Zip and city.
- 6. Under product select the "Diminished Value Report".



7. Click the Submit Product button.

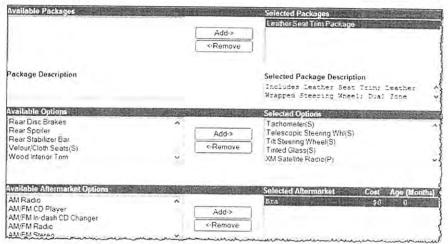
8. Enter all mandatory control information. Control Information

Note - Any field with a red asterisk is a mandatory field \*.

- 9. Click on Vehicle. Vehicle
- Enter a VIN! Please note that this should carry over from within the estimate, however, if not, please enter VIN.
- 11. Verify the full vehicle description under **Vehicle Information** and **Mileage** for the loss vehicle.

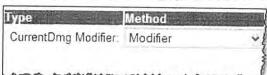


- 12. Click on Options
- Review and enter any missing Available Packages, Available Options, and Available Aftermarket Options.



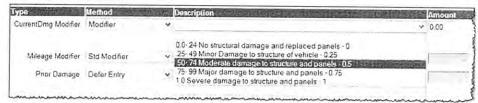
14. Click on Diminution of Value

15. Leave the default of CurrentDmg Method as Modifier.



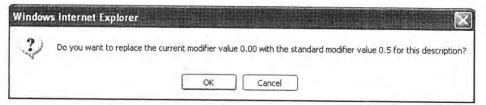
Modifier Options - They are Amount, Defer Entry, and Modifier.

- Modifier is selected if the end user wants to select a Description with preset drop selections.
- Select the appropriate description from the drop down menu under Description for CurrentDmg Modifier. (For American Family specific modifier descriptions please refer to the last page of this job aide.)

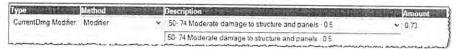


Options – This selection determines what percentage should be adjusted to the starting diminished value (0 to 100%) (American Family has elected to use Autosource values and the starting diminished value is based on 10% of the fair market value of the loss vehicle).

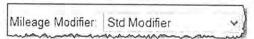
17. Click the OK button.



18. Based on the selected **Description**, enter an appropriate percentage in the **Amount** field. In this example, the amount could be anything from .5 to .74 depending on the severity of the damage.



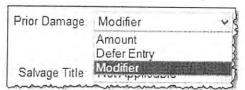
Leave the Mileage Modifier as the STD Modifier.



Options - They are Defer Entry, Modifier, and Std Modifier.

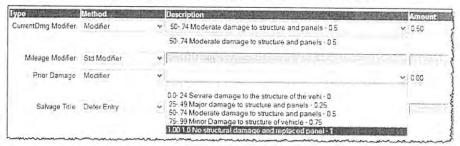
Std Modifier is based on a percentage adjustment on the loss vehicles mileage that you input. The percentage is a sliding scale based on the vehicles mileage. Vehicles that have 100K or more mileage shall have an adjustment of \$0 diminished value. American Family also has the ability to determine specific vehicles that have the mileage diminished value cap increased beyond the 100K limit.

20. Select "Modifier" as the Prior Damage method



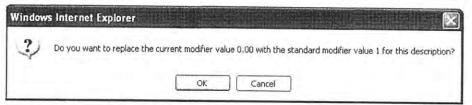
Options - They are Modifier, Defer Entry and Amount.

- These options work the same as described under #22.
- Select a Prior Damage Description using the drop down selections.

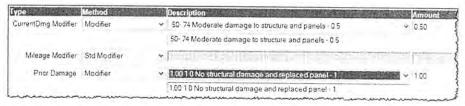


\*Prior damage tip: please note that The damage modifier adds DV dollars based on the extent of the damage due to the covered loss. The prior damage modifier reduces DV dollars based on the extent of pre-existing damage. The calculations are opposite because they are driving opposite results.

22. Click the OK button.

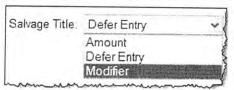


Based on the selected **Description**, Enter an appropriate percentage in the **Amount** field.



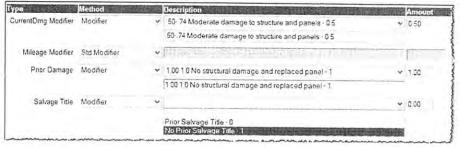
Options – The Amount default and amount entered works the same as described under #25.

24. Select "Modifier" as the Salvage Title method.



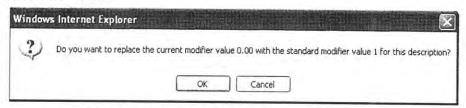
Options – The Method selections of Amount and Defer Entry as described under # 22 can be utilized.

25. Select a Salvage Title Description using the drop down selections.



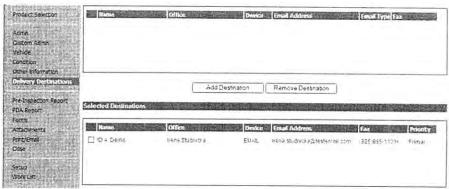
Options – You'll only have two selections for Salvage Title. Prior Salvage Title negates any diminished value. No Prior Salvage Title allows diminished value to be calculated.

26. Click the OK button.

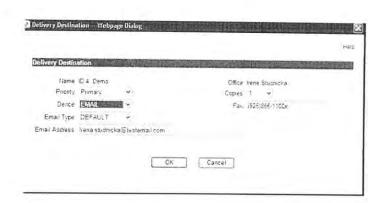


- 27. The amount field is populated with 0.00 or 1.00, which depends on the description selection that was made.
- 28. Delivery Destinations

  Please note that your delivery destination should be set up for email. Please note screen shot below. Under selected destinations, please be sure that
  you see your e-mail address.

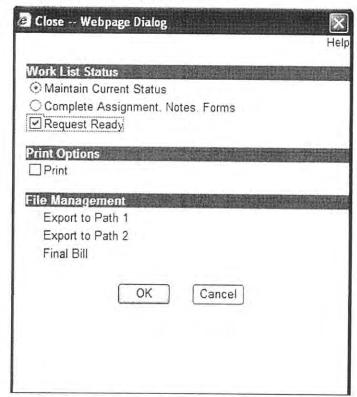


If you do not see your e-mail address, click on the name hyperlink, you will see the following screen



Select the drive down next to Device, select EMAIL and enter your e-mail address into the E-mail Address bar. Select OK once completed.

- 29. Click on Close
- 30. Mark the "Request Ready" and click OK.



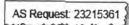
 Upload the diminished value report request by synchronizing with "send all new and updated work" selected. Online users do not have to synchronize, only close out of the valuation.

#### Viewing the Diminished Value Report

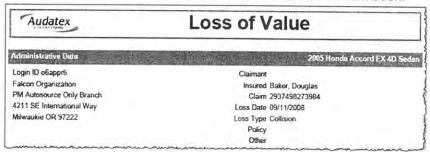
- Open the email message from Audatex
- 2. Click on the PDF attachment in the message.

#### Reading the Diminished Value Report

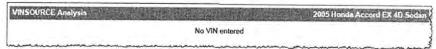
- 1. The diminished value report is module based.
- 2. The request number is located in the upper right hand corner of the report in case you need to phone Autosource to make any updates to the diminished value report.



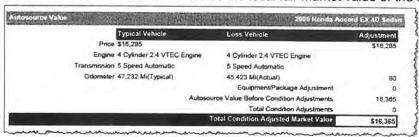
3. The Administrative Data module contains claim administrative information.



4. The VINSource Analysis module contains any VIN activity, as well as if the VIN decoded properly.



5. The Autosource Value module summarizes the local fair market value of the loss vehicle.



## Diminished Value - Damage Modifier Job Aid

Note: This is not an all inclusive list and is only a guide. Vehicle damage should be considered objectively.

Damage Modifier	Extent of Damage Description	Damage examples
0	Panel replacement and no structural damage	Replacement of one exterior panel not including bumper cover. No damage to suspension or structure/frame. Windshield or any single glass panel repair or replacement. Vehicle is Drivable. Hail damage claims: Replacement of one exterior panel and paintless dent repairs only on any remaining panels.
.25	Minor damage to structure and panels	Requires repair to 2 or less exterior panels not including bumper cover. Minor damage to suspension or structure/frame. Vehicle is drivable. Hail damage claims: Replacement of 2 panels and paintless dent repair to any remaining panels.
.50	Moderate damage to structure and panels	Requires <b>repair</b> to 3 or more exterior panels or replacement of two panels not including bumper cover. Moderate damage to suspension or structure/frame. Hail damage claims: Replacement of 3 panels and paintless dent repair to any remaining panels.
.75	Major damage to structure and panels	Requires replacement of 3 or more panels and repair or replacement of a frame assembly or repairs to frame or unibody; under hood fire damage requiring wiring harness replacement. Hail damage claims: Replacement of 4 panels and paintless dent repair to any remaining panels.
1.0	Severe damage to structure and panels	Replacement of one or more major components required (engine, complete corner suspension, or front/rear assembly) and replacement of 3 or more panels and repairs involving frame sectioning; water damage where drive train or complete interior require replacement; under hood fire damage resulting in replacement of major electrical components. Hail damage claims: Replacement of 4 or more panels and paintless dent repair.